

Information to identify the case:

Debtor 1	Judith E. Ball	Social Security number or ITIN	xxx-xx-4784
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-27445-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Judith E. Ball

12/16/16

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Judith E. Ball
 Debtor

Case No. 16-27445-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 33

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db +Judith E. Ball, 321 Pompton Avenue, Pompton Lakes, NJ 07442-1325
 cr +Ingram and Associates, PO Box 290935, Nashville, TN 37229-0935
 516386946 Amalgamated Financial Group, PO Box 1006, Old Bridge, NJ 08857-1006
 516386948 +AmeriGas, 145 West Main Street, Chester, NJ 07930-3701
 516386947 +American Archiving & Shredding, PO Box 767, Orange, NJ 07051-0767
 516386953 Capital One, PO Box 85111, Richmond, VA 23285-5111
 516386954 +Capital One, N.A., 265 Broadhollow Road, Melville, NY 11747-4985
 516386956 +D&A Services, 1400 E. Touhy Ave, Suite G2, Des Plaines, IL 60018-3338
 516386958 #Debt Recovery Solutions, LLC, PO Box 9001, Westbury, NY 11590-9001
 516386959 Deer Park Direct, PO Box 856192, Louisville, KY 40285-6192
 516386960 Federal Express, PO Box 371461, Pittsburgh, PA 15250-7461
 516435682 +Hackensack University Medical Group, Ingram and Associates, 1009 Windcross Court, 2nd Floor, Franklin, NJ 37067-2678
 516386963 IPFS Corporation, PO Box 412086, Kansas City, MO 64141-2086
 516386961 +Ingram and Associates, 1009 Windcross Court, Franklin, TN 37067-2678
 516386964 +LaReggia Restaurant, 40 Wood Avenue, Secaucus, NJ 07094-2907
 516386965 Lawyers Diary and Manuel, PO Box 1027, Summit, NJ 07902-1027
 516386966 +Lyons, Doughty & Veldhuis PC, PO Box 1269, Mount Laurel, NJ 08054-7269
 516386969 +Margery Honig, 167 Franklin Turnpike, Waldwick, NJ 07463-1816
 516386970 Mitsubishi Motors Credit of America, Inc, PO Box 9940, Mobile, AL 36691-0940
 516386972 +Pete's Pool Service Co., 50 E. 17th Street, Paterson, NJ 07524-1558
 516386973 +Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
 516386974 +Rock Ridge Pharmacy, 191 Rock Road, Glen Rock, NJ 07452-1706
 516519287 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
 516386975 Security Credit Services, LLC, c/o Mercantile Adjustment Bureau, LLC, PO Box 9055, Buffalo, NY 14231-9055
 516386977 +Total Merchant Services, 4743 East 190th Lane, Portland, OR 97230-7578

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 16 2016 22:13:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 16 2016 22:13:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516386949 EDI: BANKAMER.COM Dec 16 2016 22:08:00 Bank of America, PO Box 982235, El Paso, TX 79998-2235
 516386955 +E-mail/Text: bankruptcynotices@cbecompanies.com Dec 16 2016 22:13:16 CBE Group, Inc., 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 516386952 +EDI: CAPITALONE.COM Dec 16 2016 22:08:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 516513735 EDI: CAPITALONE.COM Dec 16 2016 22:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 516386962 +EDI: IRS.COM Dec 16 2016 22:08:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 516386967 E-mail/Text: camanagement@mtb.com Dec 16 2016 22:12:59 M&T Bank, Lending Services, Customer Support, PO Box 1288, Buffalo, NY 14240-1288

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516386951 Bayview Loan Servicing LLC
 516386968 Margery Honig
 516386950* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)
 516386957* +D&A Services, 1400 E. Touhy Ave, Suite G2, Des Plaines, IL 60018-3338
 516386971* Mitsubishi Motors Credit of America, Inc, PO Box 9940, Mobile, AL 36691-0940
 516386976* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08695-0283)
 TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Donald V. Biase dbiase4236@gmail.com, dvb@trustesolutions.net;pbellina@outlook.com
Donald V. Biase on behalf of Trustee Donald V. Biase dbiase4236@gmail.com,
dvb@trustesolutions.net;pbellina@outlook.com
John Sywilok on behalf of Debtor Judith E. Ball sywilokattorney@sywilok.com, nj26@ecfcbis.com
John W. Sywilok on behalf of Debtor Judith E. Ball sywilokattorney@sywilok.com
Joseph J. DiPasquale on behalf of Trustee Donald V. Biase jdipasquale@trenklawfirm.com,
cdeangelis@trenklawfirm.com
William M.E. Powers, III on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com
TOTAL: 8